

IN THE UNITED STATES PATENT AND TRADEMAR DIFFICE

Art Unit: 2166

In the Application of	76.
A County Tours ale	

Applicant: Laycock

Serial No. 10/098,678

Filed 03/14/2002

METHOD AND SYSTEM For: FOR OPERATING A

FINANCIAL INSTRUMENT

Cariffe Mines (and interference) Thereby certify that this paper is being deposited with the United States Postal Service as First Class Mail, postage prepaid, and in an envelope addressed to the Commissio Retents, PO Box 1450, Alexandria, VA 223 15-1450, on

Atty. Docket 32414.33.0

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of disclosure, a completed Form PTO-1449 and copies of the references listed thereon are enclosed. Consideration of each of the listed references by the Examiner is respectfully requested. Applicants also respectfully request that an initialed copy of Form PTO-1449 indicating such consideration be returned with the next Official Action, as set forth in MPEP 609.

It is believed that no fee is due for the filing of this Information Disclosure Statement as no First Substantive Office Action has been issued. However, any fee found to be due may be charged to our Deposit Account No. 061910.

By submitting these references, Applicant does not admit that the references are prior art to or material to this application, and reserves the right to establish that any reference is not prior art. Applicant does not represent that the references have been reviewed in detail; there may be details in the references of which Applicant is unaware.

Dated: $\frac{6}{23} = \frac{3}{3}$

Respectfully submitted,

Thomas L. McMasters

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EXAMINER	DAT	DATE CONSIDERED							
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.									

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